Case 22-11531-pmm Doc 13 Entered 07/01/22 00:34:15 Desc Imaged Filed 06/30/22 Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-11531-pmm

Patrick R Stonich Chapter 13

Joseph C Motto **Debtors**

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 3 Date Rcvd: Jun 28, 2022 Form ID: 309I Total Noticed: 44

The following symbols are used throughout this certificate:

Paciniant Name and Address

Definition Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2022:

Recip ID		Recipient Name and Address
db/jdb	+	Patrick R Stonich, Joseph C Motto, 6474 Trickle Creek Road, Bath, PA 18014-9254
tr	+	SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14697673	+	At Home Inc., 4315 Washington Street, Schnecksville, PA 18078-2175
14697678	+	Charles N. Shurr, Esquire, Kosloff Stoudt, 2640 Westview Drive, Reading, PA 19610-1186
14697680		Commonwealth of Pennsylvania, Department of Revenue, Bureau of Compliance Lien Section, PO Box 280948, Harrisburg, PA 17128-0948
14697681		Commonwealth of Pennsylvania, Department of Revenue, Bureau of Compliance-Lien, PO Box 280948, Harrisburg, PA 17128-0480
14697686	+	Greensky, Attn: Bankruptcy Dept, 5565 Gleridge Connector, Ste 700, Atlanta, GA 30342-4796
14697689	+	KeyBank/US Bank/CC, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14697690	+	Martin Law Firm, Jason B. Martin, Esquire, 725 Skippack Pike, STE 337, Blue Bell, PA 19422-1749
14697691		National Penn Bank, Philadephia & Reading, Boyertown, PA 19512
14697696		Ocwen Loan Servicing, LLC, Attn: Bankruptcy, 661 Worthington Rd Ste 100, West Palm Beach, FL 33409
14697697	+	Premium Business Solutions Inc., 90 Broad Street, Floor 16, New York, NY 10004-2854
14697699	+	Prothonotary, CCP-Northampton, Case No. C-48-CV-2010-02818, 669 Washington Street, Easton, PA 18042-7408
14697700	+	Prothonotary, CCP-Northampton, Case No. C-48-CV-2014-4577, 669 Washington Street, Easton, PA 18042-7408
14697698	+	Prothonotary, CCP-Northampton, Case No. C-48-CV-2018-07519, 669 Washington Street, Easton, PA 18042-7408
14697701	+	Prothonotary-CCP Lehigh, Case No. 2018-N-0867, 455 W. Hamilton Street, Allentown, PA 18101-1602
14697702	+	Prothonotary-CCP Northampton, Case no. C-48_CV-2019-09852, 669 Washington Avenue, Easton, PA 18042-7408
14697705	+	Rubin Law Firm PLLC, attn.: Anna Rubin, Esquire, 90 Broad Street 16th Flr, New York, NY 10004-2854
14697706	+	Santander Bank N.A., 215 Grand Avenue, New Haven, CT 06513-3722
14697707	+	Supreme Court of New York, Oneida Division, 200 Elizabeth Street, STE 4, Utica, NY 13501-2220
14697708		Syncb/nations, Attn: Bankruptcy, Po B Ox 965060, Orlando, FL 32895
14697716	+	Wf/tempur-pedic, Attn: Bankruptcy, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mccrystallaw@gmail.com	Jun 29 2022 00:15:00	MICHAEL J. MCCRYSTAL, McCrystal Law Offices, 326 Main Street, Ste 1, Emmaus, PA 18049
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 29 2022 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.go	Jun 29 2022 00:15:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 29 2022 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14697670	+ Email/PDF: bncnotices@becket-lee.com	Jun 29 2022 00:18:36	Amex, Correspondence/Bankruptcy, Po Box

Case 22-11531-pmm Doc 13 Filed 06/30/22 Entered 07/01/22 00:34:15 Desc Imaged Certificate of Notice Page 2 of 5

District/off: 0313-4 User: admin Page 2 of 3
Date Rcvd: Jun 28, 2022 Form ID: 309I Total Noticed: 44

			981540, El Paso, TX 79998-1540
14697676	Email/Text: bankruptcy@bbandt.com	Jun 29 2022 00:15:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
14697674	EDI: BANKAMER.COM	Jun 29 2022 04:13:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Po Box 26012, Greensboro, NC 27420
14697675	+ EDI: TSYS2	Jun 29 2022 04:13:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14697677	+ EDI: CITICORP.COM	Jun 29 2022 04:13:00	Brand Source/Citi Bank, Attn: Bankruptcy, Po Box 6403, Sioux Falls, SD 57117-6403
14697682	+ Email/Text: EBN@edfinancial.com	Jun 29 2022 00:15:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
14697685	+ Email/Text: bbagley@enerbankusa.com	Jun 29 2022 00:15:00	EnerBankUSA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
14697688	EDI: IRS.COM	Jun 29 2022 04:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14697679	EDI: JPMORGANCHASE	Jun 29 2022 04:13:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14697692	+ Email/Text: Bankruptcies@nragroup.com	Jun 29 2022 00:15:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
14697695	+ EDI: NAVIENTFKASMSERV.COM	Jun 29 2022 04:13:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
14698720	EDI: PENNDEPTREV	Jun 29 2022 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14698720	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2022 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14697703	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 29 2022 00:15:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14697709	+ EDI: RMSC.COM	Jun 29 2022 04:13:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14697712	+ EDI: RMSC.COM	Jun 29 2022 04:13:00	Synchrony Bank/Howards, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14697711	+ EDI: RMSC.COM	Jun 29 2022 04:13:00	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po
14697713	+ Email/Text: marisa.sheppard@timepayment.com	Jun 29 2022 00:15:00	Box 965060, Orlando, FL 32896-5060 Timepayment Corp, LLC., Attn: Bankruptcy Dept, 1600 District Avenue Ste 200, Burlington, MA 01803-5233
14697715	+ EDI: LCIUPSTART	Jun 29 2022 04:13:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID 14697684	Bypass Reason	Name and Address Elan Financial Service
14697672	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14697671	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14697683	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
14697693	*+	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
14697694	*+	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015

Case 22-11531-pmm Doc 13 Filed 06/30/22 Entered 07/01/22 00:34:15 Desc Imaged Certificate of Notice Page 3 of 5

District/off: 0313-4 User: admin Page 3 of 3
Date Rcvd: Jun 28, 2022 Form ID: 309I Total Noticed: 44

14697704 *+ Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573

14697710 *+ Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064

14697714 *+ Timepayment Corp, LLC., Attn: Bankruptcy Dept, 1600 District Avenue Ste 200, Burlington, MA 01803-5233

14697687 ##+ Happy Rock Merchant Solutions LLC, d/b/a GoCap Financial, 149 W. 36th Street, 12th Floor, New York, NY 10018-9467

TOTAL: 1 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2022 at the address(es) listed below:

Name Email Address

JENNA ANNE RATICA

on behalf of Creditor Commonwealth of PA Dept. of Revenue jratica@attorneygeneral.gov

MICHAEL J. MCCRYSTAL

on behalf of Joint Debtor Joseph C Motto mccrystallaw@gmail.com sueparalegal@gmail.com

MICHAEL J. MCCRYSTAL

 $on\ behalf\ of\ Debtor\ Patrick\ R\ Stonich\ mccrystallaw@gmail.com\ sueparalegal@gmail.com$

REBECCA ANN SOLARZ

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmllawgroup.com,

rsolarz@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Case 22-11531-pmm Doc 13 Filed 06/30/22 Entered 07/01/22 00:34:15 Desc Imaged Certificate of Notice Page 4 of 5

Information to ic	lentify the case:	_			
Debtor 1:	Patrick R Stonich	Social Security number or ITIN:	xxx-xx-0539		
	First Name Middle Name Last Name				
Debtor 2:	Joseph C Motto	Social Security number or ITIN:	xxx-xx-5026		
(Spouse, if filing)	First Name Middle Name Last Name				
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	13	6/13/22	
Case number:	22-11531-pmm				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Patrick R Stonich	Joseph C Motto
2.	All other names used in the last 8 years	dba At Home LLC, dba At Home At Parkland	
3.	Address	6474 Trickle Creek Road Bath, PA 18014	6474 Trickle Creek Road Bath, PA 18014
4.	Debtor's attorney Name and address	MICHAEL J. MCCRYSTAL McCrystal Law Offices 326 Main Street Ste 1 Emmaus, PA 18049	Contact phone 610–262–7873 Email: mccrystallaw@gmail.com
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779–1313 Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 6/28/22

For more information, see page 2

Debtor Patrick R Stonich and Joseph C Motto

Official Form 309I

Case number 22-11531-pmm

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/24/22	
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/22/22	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/10/22	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 The hearing on confirmation will be held on: 9/8/22 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2